

State of Washington  
Office of the Insurance Commissioner  
2001 Washington Market Share and Loss Ratio  
Line of Business: Homeowners Multiple Peril

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Cod	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire And Cas Co	25143	IL	\$128,825	17.44%	\$120,680	\$75,185	62.30%
2	Safeco Ins Co Of Amer	24740	WA	\$98,563	13.34%	\$100,514	\$58,330	58.03%
3	Farmers Ins Co Of WA	21644	WA	\$94,259	12.76%	\$90,352	\$62,865	69.58%
4	Allstate Ins Co	19232	IL	\$81,327	11.01%	\$78,048	\$39,514	50.63%
5	Pemco Mut Ins Co	24341	WA	\$49,305	6.67%	\$46,578	\$28,505	61.20%
6	Mutual Of Enumclaw Ins Co	14761	WA	\$28,715	3.89%	\$27,568	\$20,203	73.29%
7	United Services Auto Assoc	25941	TX	\$23,832	3.23%	\$23,122	\$10,879	47.05%
8	Foremost Signature Ins Co	41513	MI	\$18,014	2.44%	\$13,993	\$7,565	54.06%
9	Hartford Ins Co Of The Midwest	37478	IN	\$15,722	2.13%	\$15,380	\$7,622	49.56%
10	USAA Cas Ins Co	25968	TX	\$12,394	1.68%	\$11,625	\$5,982	51.46%
11	Unigard Ind Co	25798	WA	\$11,826	1.60%	\$11,824	\$6,471	54.72%
12	Glens Falls Ins Co	34622	DE	\$11,511	1.56%	\$6,520	\$3,048	46.75%
13	Vigilant Ins Co	20397	NY	\$10,407	1.41%	\$9,572	\$6,031	63.01%
14	Metropolitan Property & Cas Ins Co	26298	RI	\$9,463	1.28%	\$8,682	\$5,524	63.63%
15	Grange Ins Assn	22101	WA	\$8,988	1.22%	\$9,284	\$5,779	62.24%
16	Country Mut Ins Co	20990	IL	\$8,802	1.19%	\$8,140	\$5,575	68.49%
17	Standard Fire Ins Co	19070	CT	\$8,132	1.10%	\$7,443	\$4,751	63.83%
18	Unigard Ins Co	25747	WA	\$7,811	1.06%	\$7,617	\$3,916	51.40%
19	North Pacific Ins Co	23892	OR	\$6,544	0.89%	\$6,566	\$3,900	59.40%
20	Nationwide Mut Fire Ins Co	23779	OH	\$5,890	0.80%	\$5,629	\$3,395	60.31%
21	Liberty Mut Fire Ins Co	23035	MA	\$5,496	0.74%	\$5,038	\$6,638	131.76%
22	Depositors Ins Co	42587	IA	\$5,254	0.71%	\$4,645	\$2,489	53.58%
23	Allstate Ind Co	19240	IL	\$5,142	0.70%	\$3,688	\$3,301	89.50%
24	Farmers Ins Exch	21652	CA	\$4,269	0.58%	\$4,279	\$1,739	40.65%
25	Foremost Ins Co	11185	MI	\$4,145	0.56%	\$3,638	\$2,224	61.13%
26	Amica Mut Ins Co	19976	RI	\$3,607	0.49%	\$3,283	\$1,693	51.56%
27	American Automobile Ins Co	21849	MO	\$3,451	0.47%	\$3,147	\$1,918	60.94%
28	Oregon Mut Ins Co	14907	OR	\$3,168	0.43%	\$3,021	\$3,061	101.31%
29	Nationwide Mut Ins Co	23787	OH	\$3,081	0.42%	\$2,603	\$1,180	45.33%
30	Foremost Property & Cas Ins Co	11800	MI	\$3,072	0.42%	\$2,886	\$1,427	49.46%
31	Pioneer Ins Co	40312	MN	\$2,902	0.39%	\$2,856	\$1,994	69.81%
32	Travelers Ind Co Of Amer	25666	CT	\$2,828	0.38%	\$3,001	\$2,174	72.45%
33	General Ins Co Of Amer	24732	WA	\$2,551	0.35%	\$1,617	\$616	38.12%
34	American Manufacturers Mut Ins Co	30562	IL	\$2,526	0.34%	\$2,550	\$1,792	70.27%
35	Rocky Mountain Fire & Cas Co	22128	WA	\$2,178	0.29%	\$1,893	\$2,305	121.77%
36	Prudential Prop & Cas Ins Co	32352	IN	\$2,155	0.29%	\$2,193	\$1,323	60.31%
37	National Merit Ins Co	39004	WA	\$1,963	0.27%	\$1,824	\$2,034	111.52%
38	First Natl Ins Co Of Amer	24724	WA	\$1,537	0.21%	\$1,049	\$484	46.08%
39	American Commerce Ins Co	19941	OH	\$1,496	0.20%	\$1,288	(\$82)	(6.35)%
40	Atlantic Mut Ins Co	19895	NY	\$1,495	0.20%	\$1,411	\$444	31.49%
All 139 Other Companies				\$36,189	4.90%	\$40,992	\$28,783	70.22%
Totals (Loss Ratio is average)				\$738,833	100.00%	\$706,038	\$432,577	61.27%

(1)Excluding all Loss Adjustment Expenses (LAE)